

CITY OF BOISE
 SELF-INSURED RETENTION
 LOSSES VS RESERVES

YEAR
 ESTIMATED LOSS
 PAYMENT PATTERN

| FISCAL YEAR | ESTIMATED ULTIMATE LOSSES (1) | ANTICIPATED FUTURE LOSSES IN SUBSEQUENT YEARS | | | | | | | | | TOTAL ANTICIPATED LOSSES | |
|---|-------------------------------------|--|-------------------------|----------------------|-------------------------|----------------------|----------------------|-------------------------|----------------------|----------------------|--------------------------------|---------|
| | | 96-97 ⁽¹⁾ | 97-98 ⁽¹⁾⁽²⁾ | 98-99 ⁽¹⁾ | 99-00 ⁽¹⁾⁽²⁾ | 00-01 ⁽¹⁾ | 01-02 ⁽¹⁾ | 02-03 ⁽¹⁾⁽²⁾ | 03-04 ⁽¹⁾ | 04-05 ⁽¹⁾ | | |
| 1995-96 ⁽²⁾ | 463 | 22 | 273 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 355 |
| 1996-97 ⁽²⁾ | 472 | 18 | 432 | 293 | 313 | 249 | 5 | 0 | 0 | 0 | 0 | 1,310 |
| 1997-98 ⁽²⁾ | 449 | | 53 | 33 | -7 | 56 | 207 | 0 | 0 | 0 | 0 | 342 |
| 1998-99 ⁽²⁾ | 462 | | | 43 | 125 | 92 | 85 | 29 | 18 | 0 | 0 | 392 |
| 1999-2000 ⁽²⁾ | 427 | | | | 38 | 141 | 299 | -4 | 0 | 13 | 0 | 487 |
| 2000-2001 ⁽²⁾ | 426 | | | | | 28 | 69 | 82 | 3 | 1 | 243 | 426 |
| 2001-2002 ⁽²⁾ | 440 | | | | | | 41 | 19 | 20 | 38 | 322 | 440 |
| 2002-2003 ⁽²⁾ | 592 | | | | | | | 89 | 145 | 7 | 351 | 592 |
| 2003-2004 ⁽²⁾ | 583 | | | | | | | | 21 | 6 | 556 | 583 |
| 2004-2005 ⁽²⁾ | 617 | | | | | | | | | 36 | 581 | 617 |
| Losses Paid/Projected to be | | | | | | | | | | | | |
| Paid by Year (incl. Allocated | | | | | | | | | | | | |
| Loss Adjustment Expenses) | | \$122 | \$898 | \$372 | \$469 | \$566 | \$706 | \$215 | \$207 | \$101 | \$1,472 | \$6,871 |
| Cumulative Losses | | 2,421 | 3,319 | 3,691 | 4,160 | 4,726 | 5,432 | 5,647 | 5,854 | 5,955 | 7,326 | |
| Loss Funding | | 472 | 449 | 462 | 427 | 426 | 440 | 592 | 583 | 617 | N/A | |
| Cumulative Loss Funding | | 3,746 | 4,195 | 4,657 | 5,084 | 5,510 | 5,950 | 6,542 | 7,125 | 7,742 | 7,742 | |
| Estimated Cash Reserves | | \$350 | (\$449) | \$90 | (\$42) | (\$140) | (\$266) | \$377 | \$376 | \$516 | \$416 | |
| Unallocated Loss Adjustment | | | | | | | | | | | | |
| Expense (less depreciation & dividend expen | | (\$736) | (\$1,132) | (\$629) | (\$965) | (\$949) | (\$1,055) | (\$1,408) | (\$1,386) | (\$1,790) | | |
| Net Claims Expense | | (\$386) | (\$1,581) | (\$539) | (\$1,007) | (\$1,089) | (\$1,321) | (\$1,031) | (\$1,010) | (\$1,274) | | |
| Claims incurred but not reported | | 722 | 1,698 | 1,007 | 1,132 | 1,489 | 1,999 | 1,800 | 1,473 | 1,856 | | |
| Other charges for services | | \$732 | \$756 | \$759 | \$949 | \$1,412 | \$1,398 | \$1,077 | \$1,253 | \$852 | | |
| Operating transfers in (out) | | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 30 | 0 | | |
| Interest Earned on | | | | | | | | | | | | |
| Contingency and Reserves | | 176 | 182 | 101 | 174 | 126 | 113 | 92 | 37 | 89 | | |
| Cumulative Interest Earned on | | | | | | | | | | | | |
| Contingency and Reserves | | \$1,210 | \$1,392 | \$1,493 | \$1,667 | \$1,793 | \$1,906 | \$1,998 | \$2,035 | \$2,124 | | |
| Total Cash Reserves & Interest | | \$1,255 | \$1,055 | \$1,328 | \$1,248 | \$1,938 | \$2,189 | \$1,938 | \$1,783 | \$1,523 | | |

(1) Actual funding and paid losses figures

(2) Negative numbers in an annual Losses Paid column denote net recoveries during the loss year.